

Fill in this information to identify your case and this filing:

Debtor 1	<u>Michael</u> First Name	<u>Veach</u> Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>Carla</u> First Name	<u>Veach</u> Middle Name	Last Name
United States Bankruptcy Court for the: <u>SOUTHERN DISTRICT OF TEXAS</u>			
Case number (if known)	<u>19-31275-H5-7</u>		

Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.

Yes. Where is the property?

1.1.

8615 Cape Royal Drive

Street address, if available, or other description

What is the property?

Check all that apply.

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?

Current value of the portion you own?

\$353,085.00\$353,085.00

Cypress TX 77433
City State ZIP Code

Harris

County

Homestead
Lot 17 Block 1
Canyon Lakes West Section 2

Who has an interest in the property?

Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee Simple

Check if this is community property
(see instructions)

Other information you wish to add about this item, such as local property identification number: _____

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1.2. 1947 McDonald Avenue Street address, if available, or other description		What is the property? Check all that apply.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> .	
New Albany	IN	47150	<input checked="" type="checkbox"/> Single-family home	Current value of the entire property? <u>\$38,400.00</u>
City	State	ZIP Code	<input type="checkbox"/> Duplex or multi-unit building	Current value of the portion you own? <u>\$38,400.00</u>
Floyd County		<input type="checkbox"/> Condominium or cooperative	<input type="checkbox"/> Manufactured or mobile home	
1947 McDonald Ave, New Albany, IN 47150 P 490 L 1 & W 11' Lot 2 Block 14		<input type="checkbox"/> Land	<input type="checkbox"/> Investment property	
		<input type="checkbox"/> Timeshare	<input type="checkbox"/> Other _____	
		Who has an interest in the property? Check one.	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.	
		<input type="checkbox"/> Debtor 1 only	Fee Simple	
		<input checked="" type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Check if this is community property (see instructions)	
		<input type="checkbox"/> Debtor 1 and Debtor 2 only		
		<input type="checkbox"/> At least one of the debtors and another		
		Other information you wish to add about this item, such as local property identification number: _____		

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here..... → **\$391,485.00**

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

No
 Yes

3.1. Make: <u>Ford</u> Model: <u>Taurus</u> Year: <u>2014</u> Approximate mileage: <u>90,000</u> Other information: 2014 Ford Taurus (approx. 90000 miles)	Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> .	
	<input type="checkbox"/> Debtor 1 only	Current value of the entire property? <u>\$16,000.00</u>	Current value of the portion you own? <u>\$16,000.00</u>
	<input type="checkbox"/> Debtor 2 only		
	<input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only		
	<input type="checkbox"/> At least one of the debtors and another		
	<input checked="" type="checkbox"/> Check if this is community property (see instructions)		
3.2. Make: <u>Nissan</u> Model: <u>Cube</u> Year: <u>2010</u> Approximate mileage: _____ Other information: 2010 Nissan Cube	Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> .	
	<input type="checkbox"/> Debtor 1 only	Current value of the entire property? <u>\$1,900.00</u>	Current value of the portion you own? <u>\$0.00</u>
	<input type="checkbox"/> Debtor 2 only		
	<input type="checkbox"/> Debtor 1 and Debtor 2 only		
	<input checked="" type="checkbox"/> At least one of the debtors and another		
	<input type="checkbox"/> Check if this is community property (see instructions)		

(Daughter drives vehicle)

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No
 Yes

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5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....

\$16,000.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

No

Yes. Describe..... **Refrigerator/Freezer \$250.00**
Washing Machine \$250.00
Dryer \$250.00
Living Room Furniture \$500.00
Silverware \$5.00
Bedroom Furniture \$250.00
Lawn Furniture \$25.00
Household tools \$50.00
Plates, China, etc. \$5.00
Dining Room Furniture \$250.00

\$1,835.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

No

Yes. Describe..... **Televisions (3) \$1,500.00**
DVD Player (2) \$100.00
Stereo \$200.00
Computer \$200.00

\$2,000.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No

Yes. Describe.....

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No

Yes. Describe..... **Bowflex**

\$500.00

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

No

Yes. Describe.....

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

No

Yes. Describe..... **Clothing and Shoes**

\$1,000.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No

Yes. Describe..... **Watches and Jewelry**

\$1,000.00

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13. Non-farm animals

Examples: Dogs, cats, birds, horses

No
 Yes. Describe..... **1 Dog,** \$20.00
1 Cat

14. Any other personal and household items you did not already list, including any health aids you did not list

No
 Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write the number here.....

\$6,355.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No
 Yes..... Cash:

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

<input type="checkbox"/> No	
<input checked="" type="checkbox"/> Yes.....	Institution name:
17.1. Checking account:	
BBVA Compass Business Checking Account xxx3398	
(Global Sleep Headquarters LP) <u>\$44.65</u>	
17.2. Checking account:	
Trustmark National Bank Business Checking Account xxx9448 <u>\$67.42</u>	
17.3. Checking account:	
Woodforest National Bank Checking Account xxx4726 <u>\$1,020.03</u>	
17.4. Checking account:	
Bank of America Business Checking Account xxx0539 <u>\$46.16</u>	
17.5. Checking account:	
BBVA Compass Business Checking Account xxxx1328 <u>(\$62.38)</u>	

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

No
 Yes..... Institution or issuer name:

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19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

No
 Yes. Give specific information about them.....

Name of entity:	% of ownership:	
Global Sleep Technologies II, LLC	33.3%	\$0.00
Global Sleep Headquarters, LP	33.3%	\$0.00
Emblem Resources, LLC	50%	\$0.00
Emblem Group, LLC	100%	\$0.00

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. *Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

No
 Yes. Give specific information about them.....

Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

No
 Yes. List each account separately.

Type of account: Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

No
 Yes.....

Institution name or individual:

23. Annuities (A contract for a specific periodic payment of money to you, either for life or for a number of years)

No
 Yes.....

Issuer name and description:

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

No
 Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

No
 Yes. Give specific information about them

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property;

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

No
 Yes. Give specific information about them

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No
 Yes. Give specific information about them

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Money or property owed to you?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

No
 Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Federal: _____
 State: _____
 Local: _____

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No
 Yes. Give specific information

Alimony: _____
 Maintenance: _____
 Support: _____
 Divorce settlement: _____
 Property settlement: _____

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No
 Yes. Give specific information _____

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No
 Yes. Name the insurance company of each policy and list its value.....

Company name: _____ Beneficiary: _____ Surrender or refund value: _____

Automobile Insurance through State Farm **\$0.00**

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died

No
 Yes. Give specific information _____

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No
 Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

No
 Yes. Describe each claim.....

35. Any financial assets you did not already list

No
 Yes. Give specific information _____

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36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here..... → \$1,115.88

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

No. Go to Part 6.
 Yes. Go to line 38.

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned

No
 Yes. Describe... _____

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

No
 Yes. Describe... **Printer \$200.00** \$350.00
Scanner \$150.00

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

No
 Yes. Describe... _____

41. Inventory

No
 Yes. Describe... _____

42. Interests in partnerships or joint ventures

No
 Yes. Describe..... Name of entity: _____ % of ownership:

43. Customer lists, mailing lists, or other compilations

No
 Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?
 No
 Yes. Describe..... _____

44. Any business-related property you did not already list

No
 Yes. Give specific information.

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here..... → \$350.00

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

No. Go to Part 7.
 Yes. Go to line 47.

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Current value of the portion you own?
 Do not deduct secured claims or exemptions.

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

No
 Yes....

48. Crops--either growing or harvested

No
 Yes. Give specific information.....

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

No
 Yes....

50. Farm and fishing supplies, chemicals, and feed

No
 Yes....

51. Any farm- and commercial fishing-related property you did not already list

No
 Yes. Give specific information.....

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here..... → \$0.00

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

No
 Yes. Give specific information.

54. Add the dollar value of all of your entries from Part 7. Write that number here..... → \$0.00

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Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2.....	→	<u>\$391,485.00</u>
56. Part 2: Total vehicles, line 5		<u>\$16,000.00</u>
57. Part 3: Total personal and household items, line 15		<u>\$6,355.00</u>
58. Part 4: Total financial assets, line 36		<u>\$1,115.88</u>
59. Part 5: Total business-related property, line 45		<u>\$350.00</u>
60. Part 6: Total farm- and fishing-related property, line 52		<u>\$0.00</u>
61. Part 7: Total other property not listed, line 54	+	<u>\$0.00</u>
62. Total personal property. Add lines 56 through 61.....		<u>\$23,820.88</u>
		Copy personal property total → + <u>\$23,820.88</u>
63. Total of all property on Schedule A/B. Add line 55 + line 62.....		<u>\$415,305.88</u>

Fill in this information to identify your case:

Debtor 1	First Name Michael	Middle Name 	Last Name Veach
Debtor 2 (Spouse, if filing)	First Name Carla	Middle Name 	Last Name Veach
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS			
Case number (if known)	19-31275-H5-7		

Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions--such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds--may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? *Check one only, even if your spouse is filing with you.*

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
--	--------------------------------------	-----------------------------------	------------------------------------

Brief description: 2014 Ford Taurus (approx. 90,000 miles)	\$16,000.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)
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Brief description: 2010 Nissan Cube	\$0.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)
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3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No
 Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
 No
 Yes

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Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description: Refrigerator/Freezer \$250.00	<u>\$1,835.00</u>	<input checked="" type="checkbox"/> \$1,835.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Washing Machine \$250.00			
Dryer \$250.00			
Living Room Furniture \$500.00			
Silverware \$5.00			
Bedroom Furniture \$250.00			
Lawn Furniture \$25.00			
Household tools \$50.00			
Plates, China, etc. \$5.00			
Dining Room Furniture \$250.00			
Line from Schedule A/B: <u>6</u>			
Brief description: Televisions (3) \$1,500.00	<u>\$2,000.00</u>	<input checked="" type="checkbox"/> \$2,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
DVD Player (2) \$100.00			
Stereo \$200.00			
Computer \$200.00			
Line from Schedule A/B: <u>7</u>			
Brief description: Bowflex	<u>\$500.00</u>	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Line from Schedule A/B: <u>9</u>			
Brief description: Clothing and Shoes	<u>\$1,000.00</u>	<input checked="" type="checkbox"/> \$1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Line from Schedule A/B: <u>11</u>			
Brief description: Watches and Jewelry	<u>\$1,000.00</u>	<input checked="" type="checkbox"/> \$1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(4)
Line from Schedule A/B: <u>12</u>			
Brief description: 1 Dog,	<u>\$20.00</u>	<input checked="" type="checkbox"/> \$20.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
1 Cat			
Line from Schedule A/B: <u>13</u>			
Brief description: BBVA Compass	<u>\$44.65</u>	<input checked="" type="checkbox"/> \$44.65 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Business Checking Account xxx3398			
(Global Sleep Headquarters LP)			
Line from Schedule A/B: <u>17.1</u>			

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Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description: Trustmark National Bank Business Checking Account xxx9448 Line from Schedule A/B: <u>17.2</u>	<u>\$67.42</u>	<input checked="" type="checkbox"/> <u>\$67.42</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: Woodforest National Bank Checking Account xxx4726 Line from Schedule A/B: <u>17.3</u>	<u>\$1,020.03</u>	<input checked="" type="checkbox"/> <u>\$1,020.03</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: Bank of America Business Checking Account xxx0539 Line from Schedule A/B: <u>17.4</u>	<u>\$46.16</u>	<input checked="" type="checkbox"/> <u>\$46.16</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: BBVA Compass Business Checking Account xxxx1328 Line from Schedule A/B: <u>17.5</u>	<u>(\$62.38)</u>	<input checked="" type="checkbox"/> <u>\$0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: Global Sleep Technologies II, LLC Line from Schedule A/B: <u>19</u>	<u>\$0.00</u>	<input checked="" type="checkbox"/> <u>\$0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: Global Sleep Headquarters, LP Line from Schedule A/B: <u>19</u>	<u>\$0.00</u>	<input checked="" type="checkbox"/> <u>\$0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: Emblem Resources, LLC Line from Schedule A/B: <u>19</u>	<u>\$0.00</u>	<input checked="" type="checkbox"/> <u>\$0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: Emblem Group, LLC Line from Schedule A/B: <u>19</u>	<u>\$0.00</u>	<input checked="" type="checkbox"/> <u>\$0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: Automobile Insurance through State Farm Line from Schedule A/B: <u>31</u>	<u>\$0.00</u>	<input checked="" type="checkbox"/> <u>\$0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(7)

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Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
Brief description: Printer \$200.00 Scanner \$150.00 Line from <i>Schedule A/B</i> : <u>39</u>	Copy the value from <i>Schedule A/B</i>	<i>Check only one box for each exemption</i> <input checked="" type="checkbox"/> <u>\$350.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(6)

Fill in this information to identify your case:

Debtor 1	<u>Michael</u> First Name	<u>Veach</u> Middle Name	<u>Veach</u> Last Name
Debtor 2 (Spouse, if filing)	<u>Carla</u> First Name	<u>Veach</u> Middle Name	<u>Veach</u> Last Name
United States Bankruptcy Court for the: <u>SOUTHERN DISTRICT OF TEXAS</u>			
Case number (if known)	<u>19-31275-H5-7</u>		

Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A Amount of claim Do not deduct the value of collateral	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

2.1	Describe the property that secures the claim:	<u>\$53,362.00</u>	<u>\$38,400.00</u>	<u>\$14,962.00</u>
-----	--	--------------------	--------------------	--------------------

Midland Mortgage Co
Creditor's name

Attn: Customer Service/Bankruptcy
Number Street
PO Box 26648

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Who owes the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim relates
to a community debt

Nature of lien. Check all that apply.

An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset)

FHA Real Estate Mortgage

Date debt was incurred 08/2004 Last 4 digits of account number 3 0 4 8

Add the dollar value of your entries in Column A on this page. Write that number here:

\$53,362.00

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7**Part 1:****Additional Page**

After listing any entries on this page, number them sequentially from the previous page.

Column A
Amount of claim
 Do not deduct the value of collateral

Column B
Value of collateral that supports this claim

Column C
Unsecured portion If any

2.2

Describe the property that secures the claim:

\$30,007.00\$353,085.00**Primeway Federal Cu**

Creditor's name

PO Box 53088

Number Street

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Nature of lien. Check all that apply.

An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset)

Home Equity Line of Credit

Houston TX 77052
 City State ZIP Code

Who owes the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim relates to a community debt

Date debt was incurred 05/2015

Last 4 digits of account number

0 1 6 02.3

Describe the property that secures the claim:

\$17,637.00\$16,000.00\$1,637.00**Texas Dow Employees Cu**

Creditor's name

1001 F M 2004

Number Street

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Nature of lien. Check all that apply.

An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset)

Automobile

Lake Jackson TX 77566
 City State ZIP Code

Who owes the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim relates to a community debt

Date debt was incurred 04/2017

Last 4 digits of account number

3 7 8 8

Add the dollar value of your entries in Column A on this page. Write that number here:

\$47,644.00

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7**Additional Page**

After listing any entries on this page, number them sequentially from the previous page.

Part 1:	Column A Amount of claim Do not deduct the value of collateral	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
---------	--	--	---

2.4

Describe the property that secures the claim:

\$263,405.00

\$353,085.00

Wells Fargo Home Mortgage - P & I

Creditor's name

Attn: Bankruptcy

Number Street

MAC X7801-014 3476 Stateview Blv

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Nature of lien. Check all that apply.

An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset)

FHA Real Estate Mortgage

Who owes the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

Date debt was incurred 05/2011

Last 4 digits of account number

5 8 2 6

Add the dollar value of your entries in Column A on this page. Write that number here:

\$263,405.00

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$364,411.00

Fill in this information to identify your case:

Debtor 1	<u>Michael</u> First Name	<u>Veach</u> Middle Name	<u>Veach</u> Last Name
Debtor 2 (Spouse, if filing)	<u>Carla</u> First Name	<u>Veach</u> Middle Name	<u>Veach</u> Last Name
United States Bankruptcy Court for the: <u>SOUTHERN DISTRICT OF TEXAS</u>			
Case number (if known)	<u>19-31275-H5-7</u>		

Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Hold Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

No. Go to Part 2.
 Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If more space is needed for priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.

	Total claim	Priority amount	Nonpriority amount
--	-------------	-----------------	--------------------

2.1	\$27,389.25	\$27,389.25	\$0.00
Internal Revenue Service	Priority Creditor's Name	Last 4 digits of account number	— — — —
Insolvency Section	Number Street	When was the debt incurred?	
1919 Smith St Stop 5022 HOU		As of the date you file, the claim is: Check all that apply.	

Houston TX 77002
City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of PRIORITY unsecured claim:

Domestic support obligations
 Taxes and certain other debts you owe the government
 Claims for death or personal injury while you were intoxicated
 Other. Specify

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7**Part 2: List All of Your NONPRIORITY Unsecured Claims****3. Do any creditors have nonpriority unsecured claims against you?**

No. You have nothing to report in this part. Submit this form to the court with your other schedules.
 Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.

If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If more space is needed for nonpriority unsecured claims, fill out the Continuation Page of Part 2.

Total claim

4.1	Active Life Dentistry Nonpriority Creditor's Name 9740 Barker Cypress Road Number Street _____	\$2,500.00
<p>City TX 77433 Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt</p>		Last 4 digits of account number <u> </u> When was the debt incurred? <u> </u> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed
<p>Type of NONPRIORITY unsecured claim:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Medical 		
<p>Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>		
4.2	Affiliated Acceptance Corp Nonpriority Creditor's Name 14443 N State Highway 5 Number Street _____	\$0.00
<p>City MO 65079 Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt</p>		Last 4 digits of account number <u>2 4 5 1</u> When was the debt incurred? <u>01/25/2010</u> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed
<p>Type of NONPRIORITY unsecured claim:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Installment Sales Contract 		
<p>Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>		

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.3****\$0.00****Affiliated Acceptance Corp**

Nonpriority Creditor's Name

14443 N State Highway 5

Number Street

Last 4 digits of account number 2 4 5 1When was the debt incurred? 01/25/2010

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Sunrise Beach MO 65079

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Installment Sales Contract**

4.4**\$0.00****Ally Financial**

Nonpriority Creditor's Name

Attn: Bankruptcy Dept

Number Street

PO Box 380901Last 4 digits of account number 7 1 3 6When was the debt incurred? 08/2016

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Bloomington MN 55438

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Automobile**

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.5		<u>\$26,225.00</u>
Amex		Last 4 digits of account number <u>1 6 3 3</u>
Nonpriority Creditor's Name Correspondence		When was the debt incurred? <u>02/2004</u>
Number Street PO Box 981540		As of the date you file, the claim is: Check all that apply.
		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed
El Paso TX 79998		Type of NONPRIORITY unsecured claim:
City	State	ZIP Code
Who incurred the debt? Check one.		
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another		
<input checked="" type="checkbox"/> Check if this claim is for a community debt		<input checked="" type="checkbox"/> Credit Card
Is the claim subject to offset?		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		
4.6		<u>\$0.00</u>
BBVA Compass		Last 4 digits of account number <u>4 7 0 8</u>
Nonpriority Creditor's Name Attn: Bankruptcy		When was the debt incurred? <u>03/2011</u>
Number Street PO Box 10566		As of the date you file, the claim is: Check all that apply.
		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed
Birmingham AL 35296		Type of NONPRIORITY unsecured claim:
City	State	ZIP Code
Who incurred the debt? Check one.		
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another		
<input checked="" type="checkbox"/> Check if this claim is for a community debt		<input checked="" type="checkbox"/> Automobile
Is the claim subject to offset?		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.7****\$0.00****BBVA Compass**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 10566Last 4 digits of account number 4 7 0 8When was the debt incurred? 03/2011

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Birmingham AL 35296

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Automobile**

4.8**\$2,578.00****Best Buy**

Nonpriority Creditor's Name

P. O. Box 60148

Number Street

Last 4 digits of account number 5 4 8 1When was the debt incurred? 05/2011

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

City of Industry CA 91716-0148

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Unsecured Debt**

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.9****\$0.00****Capital One**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 30285Last 4 digits of account number 4 2 2 5When was the debt incurred? 08/2008

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Salt Lake City UT 84130

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Charge Account**

4.10**\$5,703.00****Capital One**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 30285Last 4 digits of account number 5 6 5 8When was the debt incurred? 04/2008

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Salt Lake City UT 84130

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Credit Card**

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.11****\$1,194.00****Capital One/Helzberg**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 30285**Salt Lake City UT 84130**

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Last 4 digits of account number 5 2 1 7When was the debt incurred? 03/28/2010

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Charge Account**

4.12**\$25,131.00****Chase Card Services**

Nonpriority Creditor's Name

Correspondence Dept

Number Street

PO Box 15298**Wilmington DE 19850**

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Last 4 digits of account number 7 8 8 1When was the debt incurred? 05/2011

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Credit Card**

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim\$655.00**4.13****Citibank/Sears**

Nonpriority Creditor's Name

Centralized Bankruptcy

Number Street

PO Box 790034Last 4 digits of account number 0 9 9 7When was the debt incurred? 05/2008

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

St Louis MO 63179

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Credit Card**

4.14\$5,663.00**Dept of Ed / Navient**

Nonpriority Creditor's Name

Attn: Claims Dept

Number Street

PO Box 9635Last 4 digits of account number 1 1 1 3When was the debt incurred? 11/2013

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Wilkes Barr PA 18773

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.15****\$5,708.00****Discover Financial**

Nonpriority Creditor's Name

PO Box 3025

Number Street

Last 4 digits of account number 0 6 6 2When was the debt incurred? 06/2015

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

New Albany OH 43054

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Credit Card**

4.16**\$32,421.00****FedLoan Servicing**

Nonpriority Creditor's Name

Attention: Bankruptcy

Number Street

PO Box 69184Last 4 digits of account number 0 0 0 3When was the debt incurred? 08/2017

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Harrisburg PA 17106

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.17****\$25,132.00****FedLoan Servicing**

Nonpriority Creditor's Name

Attention: Bankruptcy

Number Street

PO Box 69184Last 4 digits of account number 0 0 0 2When was the debt incurred? 08/2016

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Harrisburg PA 17106

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify

4.18**\$17,481.00****FedLoan Servicing**

Nonpriority Creditor's Name

Attention: Bankruptcy

Number Street

PO Box 69184Last 4 digits of account number 0 0 0 1When was the debt incurred? 08/2015

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Harrisburg PA 17106

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.19****\$0.00****First Community CU**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

15260 Farm to Market Rd 529Last 4 digits of account number 0 1 4 3When was the debt incurred? 10/2013

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Houston TX 77095

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Automobile**

4.20**\$484.00****First Premier Bank**

Nonpriority Creditor's Name

PO Box 5524

Number Street

Last 4 digits of account number 2 9 0 7When was the debt incurred? 09/2006

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Sioux Falls SD 57117

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Credit Card**

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**\$982.46****4.21****Houston Methodist**

Nonpriority Creditor's Name
PO Box 3133

Number Street

Last 4 digits of account number**When was the debt incurred?** 6/2018**As of the date you file, the claim is:** Check all that apply.

Contingent
 Unliquidated
 Disputed

Houston **TX** **77253**

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify
Medical

4.22**\$823.31****Houston Methodist**

Nonpriority Creditor's Name
PO Box 4315

Number Street

Last 4 digits of account number**When was the debt incurred?** 6/2018**As of the date you file, the claim is:** Check all that apply.

Contingent
 Unliquidated
 Disputed

Houston **TX** **77210**

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify
Medical

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.23****\$0.00****Indiana Child Support Bureau**

Nonpriority Creditor's Name

PO Box 7130

Number Street

Last 4 digits of account number _____

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Indianapolis IN 46207

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify
Child Support

4.24**\$70.00****Kohls/Capital One**

Nonpriority Creditor's Name

Kohls Credit

Number Street

PO Box 3120Last 4 digits of account number 1 5 8 5When was the debt incurred? 12/2009

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Milwaukee WI 53201

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify
Charge Account

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.25****\$0.00****Lincoln Automotive Financial Service**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 542000**Omaha NE 68154**

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Last 4 digits of account number 6 2 5 4When was the debt incurred? 01/2007

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify
Automobile

4.26**\$0.00****Lincoln Automotive Financial Service**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 542000**Omaha NE 68154**

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Last 4 digits of account number 6 2 1 8When was the debt incurred? 07/2009

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify
Automobile

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.27****\$0.00****Lincoln Automotive Financial Service**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 542000Last 4 digits of account number 6 2 1 8When was the debt incurred? 07/2009

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Omaha NE 68154

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Automobile**

Is the claim subject to offset?

No
 Yes

4.28**\$1,088.43****Lord Naville Ward, LLC**

Nonpriority Creditor's Name

506 State Street

Number Street

PO Box 1343Last 4 digits of account number When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

New Albany IN 47151

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Unsecured Debt**

Is the claim subject to offset?

No
 Yes

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.29****\$1,481.59**

MD Anderson
 Nonpriority Creditor's Name
PO Box 4460
 Number Street

Last 4 digits of account number When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Houston TX **77210**
 City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Medical**

4.30**\$0.00**

Nbt Bank Na
 Nonpriority Creditor's Name
20 Mohawk St
 Number Street

Last 4 digits of account number When was the debt incurred? 02/2014

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Canajoharie NY **13317**
 City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Unsecured**

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.31****\$637.50****Neptune ER Services PA**

Nonpriority Creditor's Name

PO Box 9804

Number Street

Last 4 digits of account number

When was the debt incurred? 6/2018

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Houston TX 77210

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Medical**

4.32**\$30,940.00****Nissan Motor Acceptance**

Nonpriority Creditor's Name

Loss RecoveryNumber Street
PO Box 660366Last 4 digits of account number 0 0 0 1When was the debt incurred? 08/2015

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Dallas TX 75266

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Automobile**

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.33****\$0.00****Ocwen Loan Servicing**

Nonpriority Creditor's Name

Attn: Research/Bankruptcy

Number Street

1661 Worthington Rd Ste 100Last 4 digits of account number 2 8 0 1When was the debt incurred? 08/25/2004

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

West Palm Beach FL 33409

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **FHA Real Estate Mortgage**

Is the claim subject to offset?

No
 Yes

4.34**\$100,000.00****Ridge Hill Investments, Inc.**

Nonpriority Creditor's Name

15906 Windermere Drive

Number Street

Last 4 digits of account number When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Pflugerville TX 78660

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Lease Arrears**

Is the claim subject to offset?

No
 Yes

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.35****\$12,000.00****Rosehill Christian School**

Nonpriority Creditor's Name

19830 FM 2920

Number Street

Last 4 digits of account number _____

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Tomball TX 77377

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Unsecured Debt**

4.36**\$2,586.73****S-G Owners Association Inc.**

Nonpriority Creditor's Name

11000 Corporate Centre

Number Street

Suite 150

Last 4 digits of account number _____

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Houston TX 77041

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Unsecured Debt**

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.37****\$53,592.00****San Antonio Credit Uni**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 1356**San Antonio TX 78295**

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Last 4 digits of account number 1 8 0 1When was the debt incurred? 01/2018

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Automobile**

4.38**\$0.00****San Antonio Credit Uni**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 1356**San Antonio TX 78295**

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Last 4 digits of account number 1 8 0 1When was the debt incurred? 01/25/2018

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Automobile**

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.39****\$661.00**

Syncb/ccdstr
 Nonpriority Creditor's Name
PO Box 96060
 Number Street

Last 4 digits of account number 7 7 3 6When was the debt incurred? 08/2011

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Orlando FL 32896
 City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Charge Account**

4.40**\$1,168.00**

Syncb/Rooms To Go
 Nonpriority Creditor's Name
Attn: Bankruptcy
 Number Street
PO Box 965060

Last 4 digits of account number 7 3 4 8When was the debt incurred? 06/2011

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Orlando FL 32896
 City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Charge Account**

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.41****\$2,489.00****Synchrony Bank/ JC Penneys**

Nonpriority Creditor's Name

Attn: Bankruptcy Dept

Number Street

PO Box 965060Last 4 digits of account number 4 4 4 3When was the debt incurred? 05/2008

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Orlando FL 32896

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Charge Account**

4.42**\$7,452.00****Synchrony Bank/Banana Republic**

Nonpriority Creditor's Name

Attn: Bankruptcy Dept

Number Street

PO Box 965060Last 4 digits of account number 1 0 4 4When was the debt incurred? 05/2014

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Orlando FL 32896

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Credit Card**

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.43****\$0.00****Synchrony Bank/Care Credit**

Nonpriority Creditor's Name

Attn: Bankruptcy Dept

Number Street

PO Box 965061Last 4 digits of account number 6 3 7 8When was the debt incurred? 10/06/2009

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Orlando FL 32896

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Charge Account**

4.44**\$0.00****Synchrony Bank/Yamaha**

Nonpriority Creditor's Name

Attn: Bankruptcy Dept

Number Street

PO Box 965060Last 4 digits of account number 4 2 5 8When was the debt incurred? 09/2010

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Orlando FL 32896

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Secured**

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.45****\$0.00****TD Auto Finance**

Nonpriority Creditor's Name

PO Box 9001865

Number Street

Last 4 digits of account number 5 4 2 4When was the debt incurred? 04/2003

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Louisville KY 40290

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Unsecured Debt**

4.46**\$0.00****Texas Dow Employees Cu**

Nonpriority Creditor's Name

1001 F M 2004

Number Street

Last 4 digits of account number 3 6 0 1When was the debt incurred? 12/2013

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Lake Jackson TX 77566

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Automobile**

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.49****\$73,564.08****Trustmark National Bank**

Nonpriority Creditor's Name

P.O. Box 291

Number Street

Last 4 digits of account number 6 4 5 0

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Jackson MS 39205-0291

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Global Sleep Headquarters LP**4.50****\$2,016.00****Visa Dept Store National Bank/Macy's**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 8053Last 4 digits of account number 5 0 0 7When was the debt incurred? 04/2010

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Mason OH 45040

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Charge Account**

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.51****\$1,953.00****Visa Dept Store National Bank/Macy's**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 8053Last 4 digits of account number 5 0 0 7When was the debt incurred? 04/2010

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Mason OH 45040

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Charge Account**

4.52**\$0.00****Wffnb/gallery Furniture**

Nonpriority Creditor's Name

Wffnb Card Services

Number Street

PO Box 51193Last 4 digits of account number 8 6 5 9When was the debt incurred? 01/18/2008

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Las Vegas NV 89193

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Charge Account**

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim4.53\$0.00**Wffnb/gallery Furniture**

Nonpriority Creditor's Name

Wffnb Card Services

Number Street

PO Box 51193Last 4 digits of account number 8 6 5 9When was the debt incurred? 01/18/2008

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Las Vegas NV 89193

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Charge Account**

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional parties to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Internal Revenue Service

Name
300 E 8th Stop 5026 AUS
 Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
Taxes Part 2: Creditors with Nonpriority Unsecured Claims

Austin TX **78701**
 City State ZIP Code

Last 4 digits of account number _____

McNery & Voelker, PC

Name
c/o Troy L Voelker
 Number Street
First Texas Bank Building

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.34** of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

500 Round Rock Avenue, Suite 2

Round Rock TX **78664**
 City State ZIP Code

Last 4 digits of account number _____

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

	Total claim
Total claims from Part 1	
6a. Domestic support obligations	6a. <u>\$0.00</u>
6b. Taxes and certain other debts you owe the government	6b. <u>\$27,389.25</u>
6c. Claims for death or personal injury while you were intoxicated	6c. <u>\$0.00</u>
6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. + <u>\$0.00</u>
6e. Total. Add lines 6a through 6d.	6d. <u>\$27,389.25</u>

	Total claim
Total claims from Part 2	
6f. Student loans	6f. <u>\$80,697.00</u>
6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. <u>\$0.00</u>
6h. Debts to pension or profit-sharing plans, and other similar debts	6h. <u>\$0.00</u>
6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. + <u>\$430,843.30</u>
6j. Total. Add lines 6f through 6i.	6j. <u>\$511,540.30</u>

Fill in this information to identify your case:

Debtor 1	<u>Michael</u> First Name	<u>Veach</u> Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>Carla</u> First Name	<u>Veach</u> Middle Name	Last Name
United States Bankruptcy Court for the: <u>SOUTHERN DISTRICT OF TEXAS</u>			
Case number (if known)	<u>19-31275-H5-7</u>		

Check if this is an amended filing

Official Form 106G**Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease	State what the contract or lease is for	
2.1	<u>Rosehill Christian School</u> Name 19830 FM 2920 Number Street	Private School Contract to be REJECTED	
	<u>Tomball</u> City	<u>TX</u> State	<u>77377</u> ZIP Code

Fill in this information to identify your case:

Debtor 1	<u>Michael</u> First Name	<u>Veach</u> Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>Carla</u> First Name	<u>Veach</u> Middle Name	Last Name
United States Bankruptcy Court for the: <u>SOUTHERN DISTRICT OF TEXAS</u>			
Case number (if known)	<u>19-31275-H5-7</u>		

Check if this is an amended filing

Official Form 106H**Schedule H: Your Codebtors**

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

- Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)

No
 Yes
- Within the last 8 years, have you lived in a community property state or territory?** (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

No
 Yes

In which community state or territory did you live? Texas Fill in the name and current address of that person.

Carla Veach

Name of your spouse, former spouse, or legal equivalent

8615 Cape Royal

Number Street

Cypress

TX

77433

City

State

ZIP Code

- In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor**Column 2: The creditor to whom you owe the debt**

Check all schedules that apply:

3.1

Jamie Creager

Name

1210 Merlin's Oaks

Number

Street

Schedule D, line _____

Schedule E/F, line **4.48**

Schedule G, line _____

Trustmark National Bank

Spring

TX

77379

City

State

ZIP Code

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.2

Jamie Creager

Name

1210 Merlin's Oaks

Number Street

Spring

City

TX

State

77379

ZIP Code

Schedule D, line _____

Schedule E/F, line 4.49

Schedule G, line _____

Trustmark National Bank

Fill in this information to identify your case:

Debtor 1	Michael	Veach
	First Name	Middle Name
		Last Name
Debtor 2 (Spouse, if filing)	Carla	Veach
	First Name	Middle Name
		Last Name
United States Bankruptcy Court for the:	<u>SOUTHERN DISTRICT OF TEXAS</u>	
Case number (if known)	<u>19-31275-H5-7</u>	

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Debtor 1

Debtor 2 or non-filing spouse

Employed
 Not employed

Employed
 Not employed

Occupation

Debtor 1

Debtor 2 or non-filing spouse

ConsultantCashier

Employer's name

Debtor 1

Debtor 2 or non-filing spouse

TrinetH-E-B, LP

Employer's address

Debtor 1

Debtor 2 or non-filing spouse

New Focus Health, LLC646 S. Flores

Number Street

Number Street

1210 Merlin Oaks DriveSpringTX 77379San AntonioTX 78204

City

State Zip Code

City

State Zip Code

How long employed there? 5 months6 months

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

		For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2.	<u>\$230.77</u>	<u>\$2,210.00</u>
3. Estimate and list monthly overtime pay.	3. +	<u>\$0.00</u>	<u>\$0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4.	<u>\$230.77</u>	<u>\$2,210.00</u>

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) **19-31275-H5-7**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here ➔ 4.	\$230.77	\$2,210.00
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$8.77	\$380.12
5b. Mandatory contributions for retirement plans	5b. \$0.00	\$0.00
5c. Voluntary contributions for retirement plans	5c. \$0.00	\$0.00
5d. Required repayments of retirement fund loans	5d. \$0.00	\$0.00
5e. Insurance	5e. \$116.14	\$433.33
5f. Domestic support obligations	5f. \$0.00	\$0.00
5g. Union dues	5g. \$0.00	\$0.00
5h. Other deductions. Specify: <u>See continuation sheet</u>	5h. + \$35.57	\$0.00
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	\$160.48	\$813.45
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	\$70.29	\$1,396.55
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm	8a. \$1,500.00	\$0.00
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.		
8b. Interest and dividends	8b. \$0.00	\$0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c. \$0.00	\$0.00
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.		
8d. Unemployment compensation	8d. \$0.00	\$0.00
8e. Social Security	8e. \$0.00	\$0.00
8f. Other government assistance that you regularly receive		
Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.		
Specify: _____	8f. \$0.00	\$0.00
8g. Pension or retirement income	8g. \$0.00	\$0.00
8h. Other monthly income. Specify: _____	8h. + \$0.00	\$0.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	\$1,500.00	\$0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$1,570.29	+ \$1,396.55 = \$2,966.84
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.		
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.		
Specify: _____	11. + \$0.00	\$0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies.	12. \$2,966.84	Combined monthly income

Debtor 1 **Michael Veach**
Debtor 2 **Carla Veach**

Case number (if known) **19-31275-H5-7**

13. Do you expect an increase or decrease within the year after you file this form?

No.
 Yes. Explain:

Debtor is seeking full time employment.

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) **19-31275-H5-7**

5h. Other Payroll Deductions (details)

Life Insurance

For Debtor 1

\$5.28

**For Debtor 2 or
non-filing spouse**

Dependent Life

\$0.80

Supplemental AD & D

\$15.00

Spouse Supplemental Life

\$1.50

Short Term Disability

\$2.79

Long Term Disability

\$1.70

MetLaw Legal

\$8.50

Totals:

\$35.57

\$0.00

Debtor 1 **Michael Veach**
Debtor 2 **Carla Veach**

Case number (if known) **19-31275-H5-7**

8a. Attached Statement (Debtor 1)

Emblem Group and Emblem Resources

Gross Monthly Income:	\$1,500.00	
<u>Expense</u>	<u>Category</u>	<u>Amount</u>
Total Monthly Expenses		\$0.00
Net Monthly Income:		<u>\$1,500.00</u>

Fill in this information to identify your case:

Debtor 1	First Name	Middle Name	Last Name
	Michael		Veach
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
	Carla		Veach
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS			
Case number (if known)	19-31275-H5-7		

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J**Schedule J: Your Expenses**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?
 No
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

 No Yes. Fill out this information for each dependent.....**Dependent's relationship to Debtor 1 or Debtor 2**Son**Dependent's age**21**Does dependent live with you?**

No
 Yes
 No
 Yes
 No
 Yes
 No
 Yes
 No
 Yes

Do not state the dependents' names.

Son9

3. Do your expenses include expenses of people other than yourself and your dependents?

No
 Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses4. The rental or home ownership expenses for your residence.
 Include first mortgage payments and any rent for the ground or lot.

4.

If not included in line 4:

4a. Real estate taxes
 4b. Property, homeowner's, or renter's insurance
 4c. Home maintenance, repair, and upkeep expenses
 4d. Homeowner's association or condominium dues

4a.

4b.

4c.

4d.

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7Your expenses

5. Additional mortgage payments for your residence, such as home equity loans	5. _____
6. Utilities:	
6a. Electricity, heat, natural gas	6a. _____ \$325.00
6b. Water, sewer, garbage collection	6b. _____ \$100.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. _____ \$300.00
6d. Other. Specify: <u>Cablevision</u>	6d. _____ \$100.00
7. Food and housekeeping supplies	7. _____ \$800.00
8. Childcare and children's education costs	8. _____
9. Clothing, laundry, and dry cleaning	9. _____ \$100.00
10. Personal care products and services	10. _____ \$100.00
11. Medical and dental expenses	11. _____ \$120.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. _____ \$300.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. _____
14. Charitable contributions and religious donations	14. _____
15. Insurance.	
Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. _____
15b. Health insurance	15b. _____
15c. Vehicle insurance	15c. _____ \$120.00
15d. Other insurance. Specify: _____	15d. _____
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.	16. _____
Specify: _____	
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. _____
17b. Car payments for Vehicle 2	17b. _____
17c. Other. Specify: _____	17c. _____
17d. Other. Specify: <u>Contribution to Son in College</u>	17d. _____ \$500.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. _____
19. Other payments you make to support others who do not live with you.	19. _____
Specify: _____	

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a. Mortgages on other property	20a. _____
20b. Real estate taxes	20b. _____
20c. Property, homeowner's, or renter's insurance	20c. _____
20d. Maintenance, repair, and upkeep expenses	20d. _____
20e. Homeowner's association or condominium dues	20e. _____

21. Other. Specify: Extra Curricular & School activities

21. + \$100.00

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.	22a. <u>\$2,965.00</u>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.	22b. _____
22c. Add line 22a and 22b. The result is your monthly expenses.	22c. <u>\$2,965.00</u>

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. <u>\$2,966.84</u>
23b. Copy your monthly expenses from line 22c above.	23b. - <u>\$2,965.00</u>
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. <u>\$1.84</u>

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes. Explain here:

None.

Fill in this information to identify your case:

Debtor 1	Michael First Name	Veach Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Carla First Name	Veach Middle Name	Last Name
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS			
Case number (if known)	19-31275-H5-7		

Check if this is an amended filing

Official Form 106Sum**Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets

		Your assets Value of what you own
1.	<i>Schedule A/B: Property</i> (Official Form 106A/B)	
1a.	Copy line 55, Total real estate, from Schedule A/B.....	\$391,485.00
1b.	Copy line 62, Total personal property, from Schedule A/B.....	\$23,820.88
1c.	Copy line 63, Total of all property on Schedule A/B.....	\$415,305.88

Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2.	<i>Schedule D: Creditors Who Have Claims Secured by Property</i> (Official Form 106D)	
2a.	Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D.....	\$364,411.00
3.	<i>Schedule E/F: Creditors Who Have Unsecured Claims</i> (Official Form 106E/F)	
3a.	Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....	\$27,389.25
3b.	Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F.....	+ \$511,540.30
		Your total liabilities
		\$903,340.55

Part 3: Summarize Your Income and Expenses

4.	<i>Schedule I: Your Income</i> (Official Form 106I)	
	Copy your combined monthly income from line 12 of Schedule I.....	\$2,966.84
5.	<i>Schedule J: Your Expenses</i> (Official Form 106J)	
	Copy your monthly expenses from line 22c of Schedule J.....	\$2,965.00

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
 Yes

7. What kind of debt do you have?

Your debts are primarily consumer debts. *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
 Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$4,770.79

9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:

Total claim

From Part 4 on *Schedule E/F*, copy the following:

9a. Domestic support obligations. (Copy line 6a.)	\$0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$27,389.25
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00
9d. Student loans. (Copy line 6f.)	\$80,697.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$0.00
9g. Total. Add lines 9a through 9f.	\$108,086.25

Fill in this information to identify your case:

Debtor 1	<u>Michael</u> First Name	<u>Veach</u> Middle Name	<u>Veach</u> Last Name
Debtor 2 (Spouse, if filing)	<u>Carla</u> First Name	<u>Veach</u> Middle Name	<u>Veach</u> Last Name
United States Bankruptcy Court for the: <u>SOUTHERN DISTRICT OF TEXAS</u>			
Case number (if known)	<u>19-31275-H5-7</u>		

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Michael Veach

Michael Veach, Debtor 1

Date 03/12/2019

MM / DD / YYYY

X /s/ Carla Veach

Carla Veach, Debtor 2

Date 03/12/2019

MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1	<u>Michael</u> First Name	<u>Veach</u> Middle Name	<u>Veach</u> Last Name
Debtor 2 (Spouse, if filing)	<u>Carla</u> First Name	<u>Veach</u> Middle Name	<u>Veach</u> Last Name
United States Bankruptcy Court for the: <u>SOUTHERN DISTRICT OF TEXAS</u>			
Case number (if known)	<u>19-31275-H5-7</u>		

Check if this is an amended filing

Official Form 107**Statement of Financial Affairs for Individuals Filing for Bankruptcy**

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before**1. What is your current marital status?**

Married
 Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

No
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?

(Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No
 Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7

Part 2: Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

No

Yes. Fill in the details.

	Debtor 1	Debtor 2		
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of the current year until the date you filed for bankruptcy:	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$3,698.08	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$3,979.95
For the last calendar year: (January 1 to December 31, <u>2018</u>) YYYY	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$33,318.86 (est.)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$7,882.20
For the calendar year before that: (January 1 to December 31, <u>2017</u>) YYYY	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	(\$407,911.00)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$0.00

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security; unemployment; and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are in a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

No

Yes. Fill in the details.

	Debtor 1	Debtor 2		
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
From January 1 of the current year until the date you filed for bankruptcy:	401k Withdrawals	\$0.00		
For the last calendar year: (January 1 to December 31, <u>2018</u>) YYYY	401k Withdrawals	\$19,357.62		
For the calendar year before that: (January 1 to December 31, <u>2017</u>) YYYY	401k Withdrawals	\$0.00		

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations such as child support and alimony.

No

Yes. List all payments to an insider.

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

No

Yes. List all payments that benefited an insider.

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7**Part 4: Identify Legal Actions, Repossessions, and Foreclosures****9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

 No Yes. Fill in the details.

Case title **Marriage of Tregg Matthews, Petitioner and Carla Matthews (Veach) Respondent**
 Nature of the case **Divorce/Child custody**

Case number 22D01-0301-DR-001

Court or agency **Superior Court 1, Floyd County, State of Indiana**
 Status of the case Pending
 On appeal
 Concluded

New Albany IN 47150
 City State ZIP Code

Case title **Ridge Hill Investments, Inc. vs. Global Sleep Austin, LP and Mike Veach**
 Nature of the case **Lawsuit**

Case number 18-1545-CC2

Court or agency **County Court at Law, Williamson County, Texas**
 Status of the case Pending
 On appeal
 Concluded

Georgetown TX 78626
 City State ZIP Code

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

 No. Go to line 11. Yes. Fill in the information below.

	Describe the property	Date	Value of the property
Nissan Motor Acceptance Creditor's Name	2016 Infiniti QX80	<u>1/2018</u>	<u>\$30,000.00</u>
PO Box 660366 Number Street	Explain what happened		
Dallas TX 75266 City State ZIP Code	<input checked="" type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied.		

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

No
 Yes. Fill in the details.

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No
 Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

No
 Yes. Fill in the details for each gift.

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

No
 Yes. Fill in the details for each gift or contribution.

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

No
 Yes. Fill in the details.

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required for your bankruptcy.

No
 Yes. Fill in the details.

	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Baker & Associates Person Who Was Paid	Legal Fees paid for Chapter 13 Case		
950 Echo Ln, Suite 200 Number Street		<u>6/4/2018</u>	<u>\$1,310.00</u>
<hr/>			
Houston City	TX State 77024 ZIP Code		
<hr/>			
Email or website address			
<hr/>			
Person Who Made the Payment, if Not You			

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7

Description and value of any property transferred			Date payment or transfer was made	Amount of payment	
Debt Helper Person Who Was Paid	Credit Counseling Course				
1325 N Congress Ave, #201 Number Street				<u>3/4/2019</u>	<u>\$24.00</u>
<hr/>					
West Palm Beach City	FL State	33401 ZIP Code			
Email or website address					
Person Who Made the Payment, if Not You					
Baker & Associates Person Who Was Paid	Legal Fees Paid by Chapter 13 Trustee in Previous Case			Date payment or transfer was made	Amount of payment
950 Echo Ln, Suite 200 Number Street				<u>Various</u>	<u>\$3,899.73</u>
<hr/>					
Houston City	TX State	77024 ZIP Code			
Email or website address					
Person Who Made the Payment, if Not You					
Baker & Associates Person Who Was Paid	Legal Fees for Chapter 7 Case			Date payment or transfer was made	Amount of payment
950 Echo Lane, Suite 200 Number Street				<u>3/4/2019</u>	<u>\$2,335.00</u>
<hr/>					
Houston City	TX State	77024 ZIP Code			
Email or website address					
Person Who Made the Payment, if Not You					

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

No
 Yes. Fill in the details.

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

No
 Yes. Fill in the details.

Person Who Received Transfer	Description and value of any property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
San Antonio Credit Union PO Box 1356	2018 Ford Explorer XLT	Debtor turned vehicle over to Lender, No Funds Received	<u>9/19/2019</u>
Number Street			

San Antonio TX 78295
City State ZIP Code

Person's relationship to you N/A

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

No
 Yes. Fill in the details.

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

No
 Yes. Fill in the details.

Name of Financial Institution	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Voya Financial, Inc. 800 Bering Drive #105	XXXX-_____	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other	5/2018	\$19,357.62
Number Street				
Houston TX 77057 City State ZIP Code				

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7

	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
BBVA Compass Name of Financial Institution 15 South 20th Street Number Street	XXXX- <u>3</u> <u>4</u> <u>2</u> <u>8</u>	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other	<u>12/2018</u>	<u>\$0.00</u>
Birmingham AL 35233 City State ZIP Code	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
BBVA Compass Name of Financial Institution 15 South 20th Street Number Street	XXXX- <u>2</u> <u>9</u> <u>7</u> <u>9</u>	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other	<u>12/2018</u>	<u>\$0.00</u>
Birmingham AL 35233 City State ZIP Code	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
BBVA Compass Name of Financial Institution 15 South 20th Street Number Street	XXXX- <u>8</u> <u>9</u> <u>1</u> <u>7</u>	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other	<u>12/2018</u>	<u>\$0.00</u>
Birmingham AL 35233 City State ZIP Code	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
BBVA Compass Name of Financial Institution 15 South 20th Street Number Street	XXXX- <u>9</u> <u>0</u> <u>3</u> <u>4</u>	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other	<u>1/2019</u>	<u>\$0.00</u>
Birmingham AL 35233 City State ZIP Code	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7

	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
BBVA Compass Name of Financial Institution <u>15 South 20th Street</u> Number Street	XXXX- <u>9</u> <u>0</u> <u>2</u> <u>6</u>	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other	<u>12/2018</u>	<u>\$0.00</u>
Birmingham City	AL State 35233 ZIP Code			

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

No
 Yes. Fill in the details.

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

No
 Yes. Fill in the details.

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

No
 Yes. Fill in the details.

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substance, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar item.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

No
 Yes. Fill in the details.

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7

25. Have you notified any governmental unit of any release of hazardous material?

No
 Yes. Fill in the details.

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

No
 Yes. Fill in the details.

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
 A member of a limited liability company (LLC) or limited liability partnership (LLP)
 A partner in a partnership
 An officer, director, or managing executive of a corporation
 An owner of at least 5% of the voting or equity securities of a corporation
 No. None of the above applies. Go to Part 12.
 Yes. Check all that apply above and fill in the details below for each business.

Global Sleep Technologies II, LLC

Business Name

8727 Fallbrook Dr

Number Street

Describe the nature of the business
Healthcare

Employer Identification number

Do not include Social Security number or ITIN.

EIN: 2 0 - 0 2 4 9 5 0 3

Dates business existed

From 6/13/2002 To Present**Houston TX 77064**

City State ZIP Code

Describe the nature of the business
Healthcare

Employer Identification number

Do not include Social Security number or ITIN.

EIN: 2 0 - 0 9 5 2 4 1 5

Dates business existed

From 2/20/2004 To Present**Houston TX 77064**

City State ZIP Code

Describe the nature of the business
Healthcare Consulting

Employer Identification number

Do not include Social Security number or ITIN.

EIN: 4 6 - 2 3 7 9 5 9 5

Dates business existed

From 3/20/2013 To Present**Cypress TX 77433**

City State ZIP Code

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7

Emblem Group, LLC **Describe the nature of the business**
 Business Name **Healthcare Consulting**

8190 Barker Cypress, Ste 1900-509 **Name of accountant or bookkeeper**
 Number Street

Employer Identification number
Do not include Social Security number or ITIN.

EIN: 8 1 - 5 0 1 8 5 6 1

Dates business existed

From 1/16/2017 To Present

Cypress **TX** **77433**
 City State ZIP Code

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

No

Yes. Fill in the details below.

Debtor 1 Michael Veach
 Debtor 2 Carla Veach

Case number (if known) 19-31275-H5-7

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X /s/ Michael Veach
 Michael Veach, Debtor 1

X /s/ Carla Veach
 Carla Veach, Debtor 2

Date 03/12/2019

Date 03/12/2019

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

No
 Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1	Michael First Name	Veach Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Carla First Name	Veach Middle Name	Last Name
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS			
Case number (if known)	19-31275-H5-7		

Check if this is an amended filing

Official Form 108**Statement of Intention for Individuals Filing Under Chapter 7**

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Hold Secured Claims

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Hold Claims Secured by Property* (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral**What do you intend to do with the property that secures a debt?****Did you claim the property as exempt on Schedule C?**

Creditor's name: **Midland Mortgage Co**

Surrender the property.
 Retain the property and redeem it.
 Retain the property and enter into a *Reaffirmation Agreement*.
 Retain the property and [explain]:

No
 Yes

Description of property securing debt: **Real Property**

Surrender the property.
 Retain the property and redeem it.
 Retain the property and enter into a *Reaffirmation Agreement*.
 Retain the property and [explain]:

No
 Yes

Creditor's name: **Primeway Federal Cu**

Surrender the property.
 Retain the property and redeem it.
 Retain the property and enter into a *Reaffirmation Agreement*.
 Retain the property and [explain]:

No
 Yes

Description of property securing debt: **Homestead**

Surrender the property.
 Retain the property and redeem it.
 Retain the property and enter into a *Reaffirmation Agreement*.
 Retain the property and [explain]:

No
 Yes

Creditor's name: **Texas Dow Employees Cu**

Surrender the property.
 Retain the property and redeem it.
 Retain the property and enter into a *Reaffirmation Agreement*.
 Retain the property and [explain]:

No
 Yes

Description of property securing debt: **2014 Ford Taurus**

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7

Identify the creditor and the property that is collateral

Creditor's name: **Wells Fargo Home Mortgage - P & I**

Description of property securing debt: **Homestead**

What do you intend to do with the property that secures a debt?

- Surrender the property.
- Retain the property and redeem it.
- Retain the property and enter into a *Reaffirmation Agreement*.
- Retain the property and [explain]:

Did you claim the property as exempt on Schedule C?

- No
- Yes

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Lessor's name: **Rosehill Christian School**

Description of leased property: **Private School**

Will this lease be assumed?

- No
- Yes

Debtor 1 Michael Veach
Debtor 2 Carla Veach

Case number (if known) 19-31275-H5-7

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and personal property that is subject to an unexpired lease.

/s/ Michael Veach
Michael Veach, Debtor 1

/s/ Carla Veach
Carla Veach, Debtor 2

Date 03/12/2019
MM / DD / YYYY

Date 03/12/2019
MM / DD / YYYY

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

- You are an individual filing for bankruptcy, and
- Your debts are primarily consumer debts. *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 -- Liquidation
- Chapter 11 -- Reorganization
- Chapter 12 -- Voluntary repayment plan for family farmers or fishermen
- Chapter 13 -- Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

\$245	filing fee
\$75	administrative fee
+	
\$15	trustee surcharge
	\$335 total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form--the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form--sometimes called the *Means Test*--deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If your income is more than the median income

for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167	filinig fee
+	\$550
	administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

\$200	filing fee
+	\$75 administrative fee
<hr/>	
\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

\$235	filing fee
+	\$75 administrative fee
<hr/>	
\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

A married couple may file a bankruptcy case together--called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to:

<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

Fill in this information to identify your case:

Debtor 1	Michael First Name	Veach Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Carla First Name	Veach Middle Name	Last Name
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS			
Case number (if known)	19-31275-H5-7		

Check one box only as directed in this form and in Form 122A-1Supp:

1. There is no presumption of abuse.

2. The calculation to determine if a presumption of abuse applies will be made under Chapter 7 Means Test Calculation (Official Form 122A-2).

3. The Means Test does not apply now because of qualified military service but it could apply later.

Check if this is an amended filing

Official Form 122A-1**Chapter 7 Statement of Your Current Monthly Income**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file Statement of Exemption from Presumption of Abuse Under § 707(b)(2) (Official Form 122A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income**1. What is your marital and filing status? Check one only.**

Not married. Fill out Column A, lines 2-11.

Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.

Married and your spouse is NOT filing with you. You and your spouse are:

- Living in the same household and are not legally separated.** Fill out both Columns A and B, lines 2-11.
- Living separately or are legally separated.** Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$971.16	\$1,977.13
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$0.00	\$0.00
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$0.00	\$0.00

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) **19-31275-H5-7****Column A**
Debtor 1**Column B**
**Debtor 2 or
non-filing spouse****5. Net income from operating a business, profession, or farm**

	Debtor 1	Debtor 2	
Gross receipts (before all deductions)	\$1,822.50	\$0.00	
Ordinary and necessary operating expenses	- \$0.00	- \$0.00	
Net monthly income from a business, profession, or farm	\$1,822.50	\$0.00	Copy here → \$1,822.50
	See continuation page(s) for details		

6. Net income from rental and other real property

	Debtor 1	Debtor 2	
Gross receipts (before all deductions)	\$0.00	\$0.00	
Ordinary and necessary operating expenses	- \$0.00	- \$0.00	
Net monthly income from rental or other real property	\$0.00	\$0.00	Copy here → \$0.00
	\$0.00		

7. Interest, dividends, and royalties**8. Unemployment compensation**

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: ↓

For you..... **\$0.00**
 For your spouse..... **\$0.00**

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. **\$0.00** **\$0.00****10. Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below.

Total amounts from separate pages, if any.

+ _____ + _____

11. Calculate your total current monthly income.

Add lines 2 through 10 for each column.

Then add the total for Column A to the total for Column B.

\$2,793.66	+ \$1,977.13	= \$4,770.79
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Total current monthly income

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) **19-31275-H5-7****Part 2: Determine Whether the Means Test Applies to You****12. Calculate your current monthly income for the year. Follow these steps:**12a. Copy your total current monthly income from line 11.....**Copy line 11 here ➔ 12a.** **\$4,770.79**Multiply by 12 (the number of months in a year). **X 12**12b. The result is your annual income for this part of the form. **12b. \$57,249.48****13. Calculate the median family income that applies to you. Follow these steps:**Fill in the state in which you live. **Texas**Fill in the number of people in your household. **4**Fill in the median family income for your state and size of household..... **13. \$81,958.00**

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

14. How do the lines compare?14a. Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.*
 Go to Part 3.14b. Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.*
 Go to Part 3 and fill out Form 122A-2.**Part 3: Sign Below**

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

X /s/ Michael Veach

Michael Veach, Debtor 1

X /s/ Carla Veach

Carla Veach, Debtor 2

Date **3/12/2019**

MM / DD / YYYY

Date **3/12/2019**

MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

Debtor 1 **Michael Veach**
 Debtor 2 **Carla Veach**

Case number (if known) 19-31275-H5-7

5. Net income from operating a business, profession, or farm (details):

Debtor 1 / Debtor 2	Description (if available)	Average Monthly Amount
Debtor 1		
Gross receipts (before all deductions)		\$1,572.50
Ordinary and necessary operating expenses		\$0.00
Net monthly income from a business, profession, or farm		\$1,572.50
Debtor 1		
Gross receipts (before all deductions)		\$250.00
Ordinary and necessary operating expenses		\$0.00
Net monthly income from a business, profession, or farm		\$250.00

Current Monthly Income Calculation DetailsIn re: **Michael Veach**
Carla VeachCase Number: 19-31275-H5-7
Chapter: 7**2. Gross wages, salary, tips, bonuses, overtime and commissions.**

Debtor or Spouse's Income	Description (if available)						
	6 Months Ago	5 Months Ago	4 Months Ago	3 Months Ago	2 Months Ago	Last Month	Avg. Per Month
Debtor	TriNet	\$0.00	\$923.08	\$2,769.24	\$1,211.54	\$461.54	\$461.54 \$971.16
Spouse	Fed Ex	\$993.78	\$772.10	\$1,391.63	\$1,341.05	\$908.61	\$808.34 \$1,035.92
Spouse	HEB	\$161.64	\$1,076.28	\$1,227.84	\$917.88	\$765.00	\$1,498.60 \$941.21

5. Net income from operating a business, profession or farm.

Debtor or Spouse's Income	Description (if available)						
	6 Months Ago	5 Months Ago	4 Months Ago	3 Months Ago	2 Months Ago	Last Month	Avg. Per Month
Debtor	Emblem Resources						
Gross receipts	\$0.00	\$1,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$250.00
Ordinary/necessary business expenses	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Business income	\$0.00	\$1,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$250.00
Debtor	Emblem Group						
Gross receipts	\$1,110.00	\$1,700.00	\$2,350.00	\$1,500.00	\$2,100.00	\$675.00	\$1,572.50
Ordinary/necessary business expenses	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Business income	\$1,110.00	\$1,700.00	\$2,350.00	\$1,500.00	\$2,100.00	\$675.00	\$1,572.50